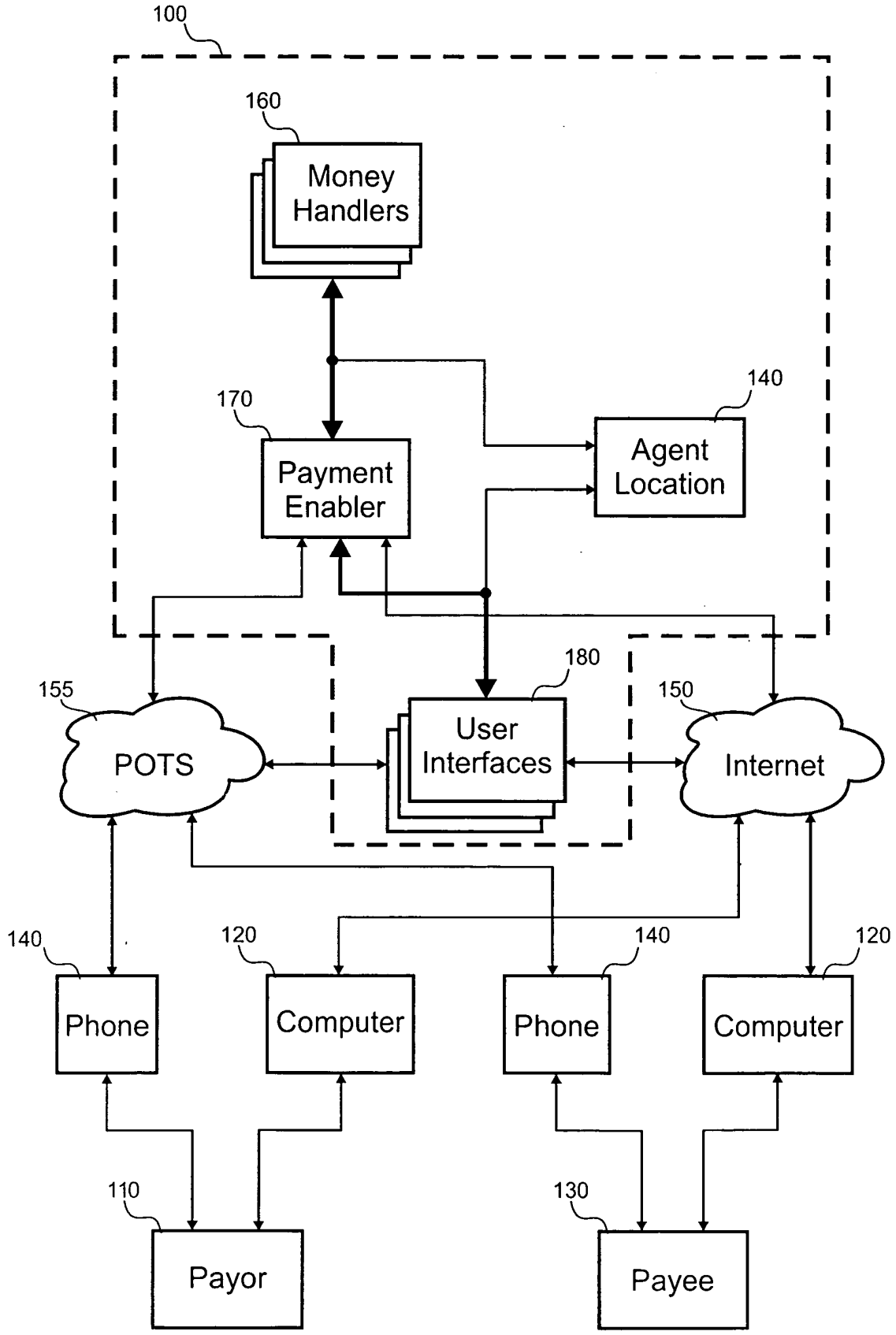

100
160
Money Handlers
170
Payment Enabler
140
Agent Location
155
POTS
180
User Interfaces
150
Internet
140
Phone
120
Computer
140
Phone
120
Computer
110
Payor
130
Payee

Fig. 1

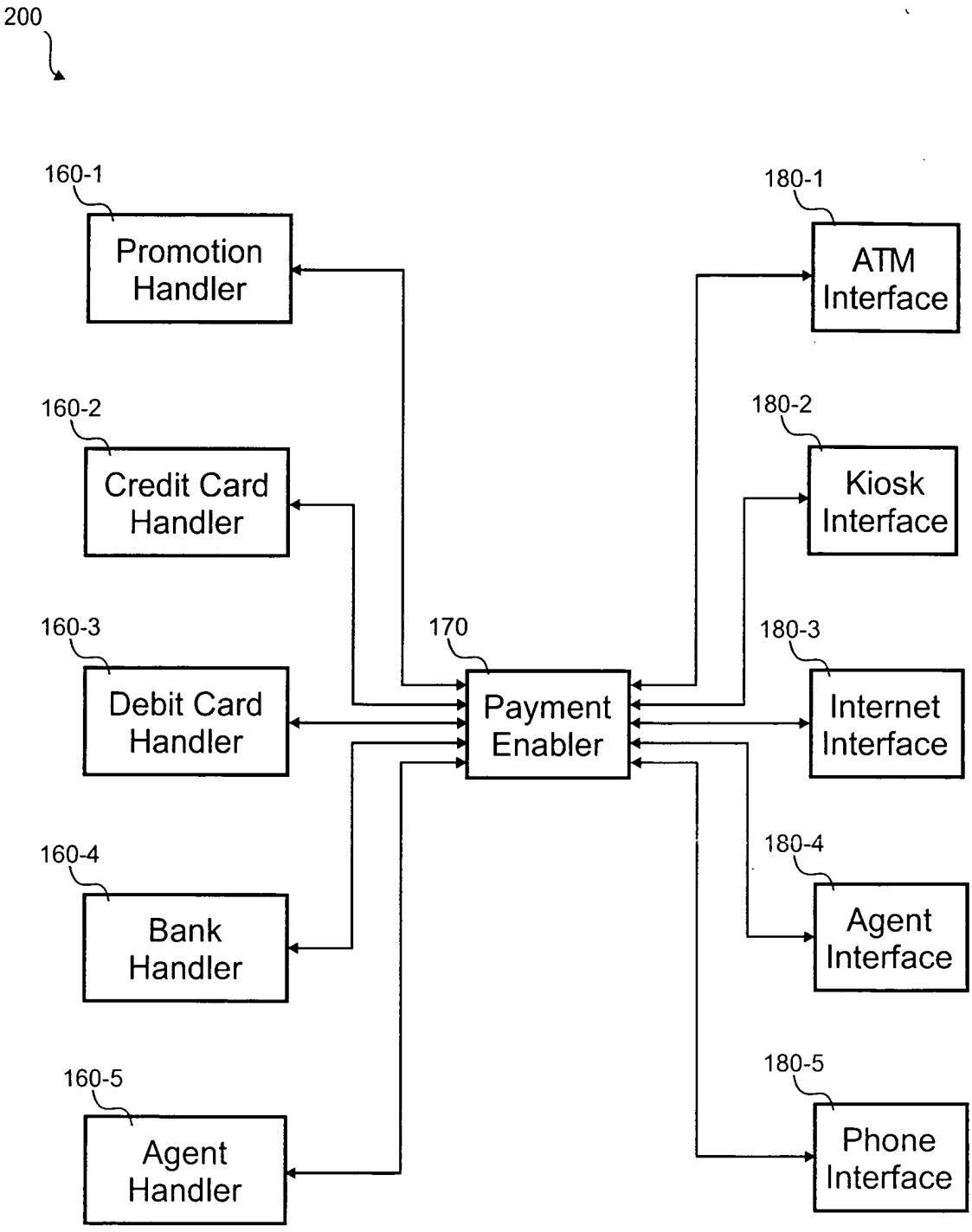

200
160-1
Promotion Handler
160-2
Credit Card Handler
160-3
Debit Card Handler
160-4
Bank Handler
160-5
Agent Handler
170
Payment Enabler
180-1
ATM Interface
180-2
Kiosk Interface
180-3
Internet Interface
180-4
Agent Interface
180-5
Phone Interface

Fig. 2

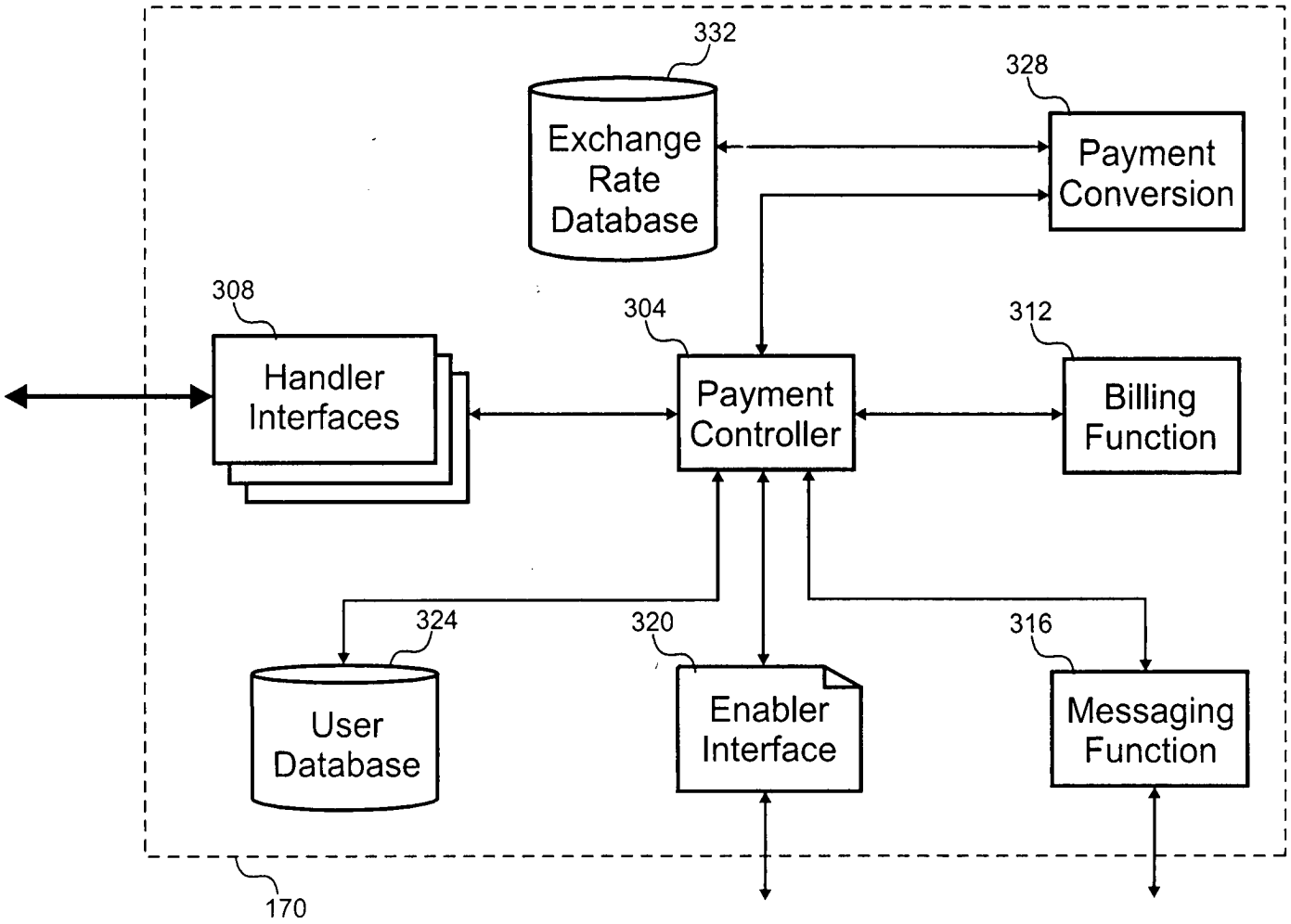

332
Exchange Rate Database
328
Payment Conversion
308
Handler Interfaces
304
Payment Controller
312
Billing Function
324
User Database
320
Enabler Interface
316
Messaging Function
170

Fig. 3

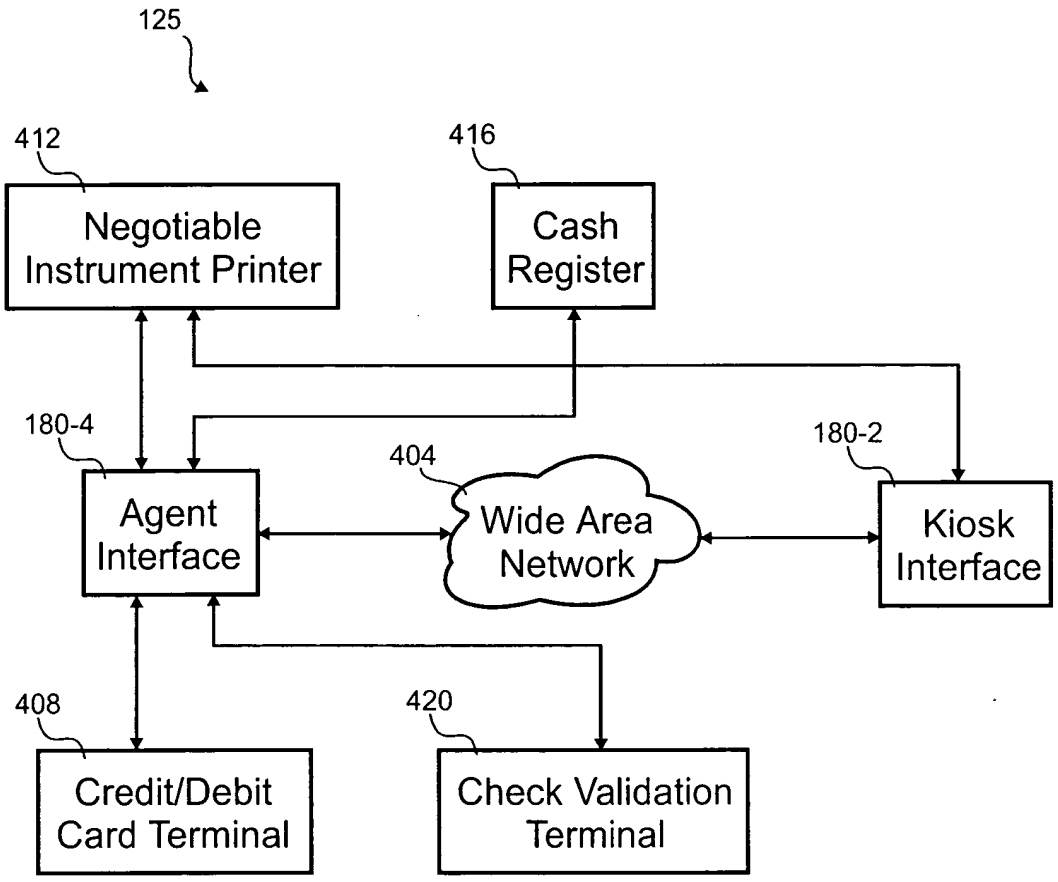
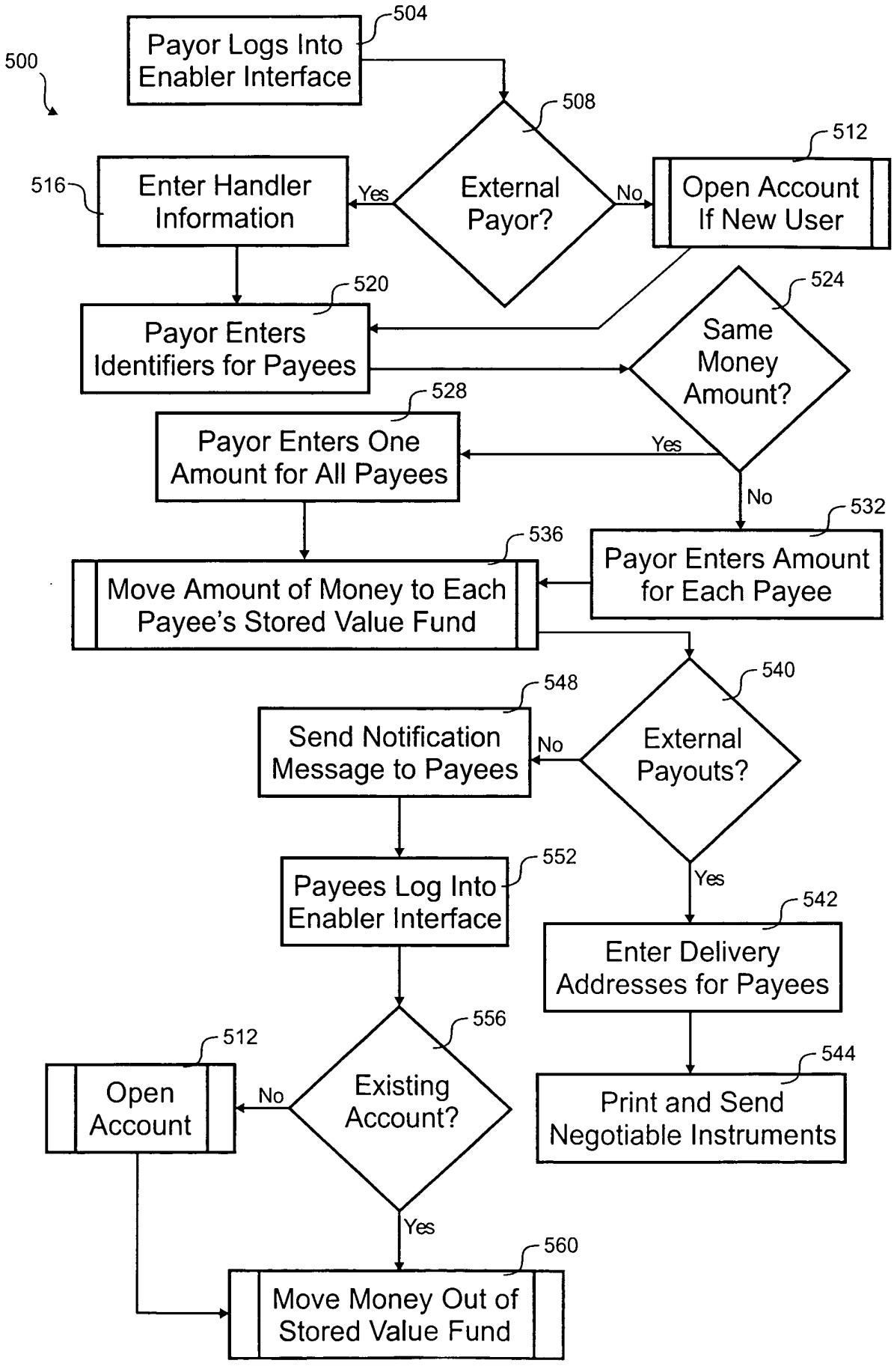
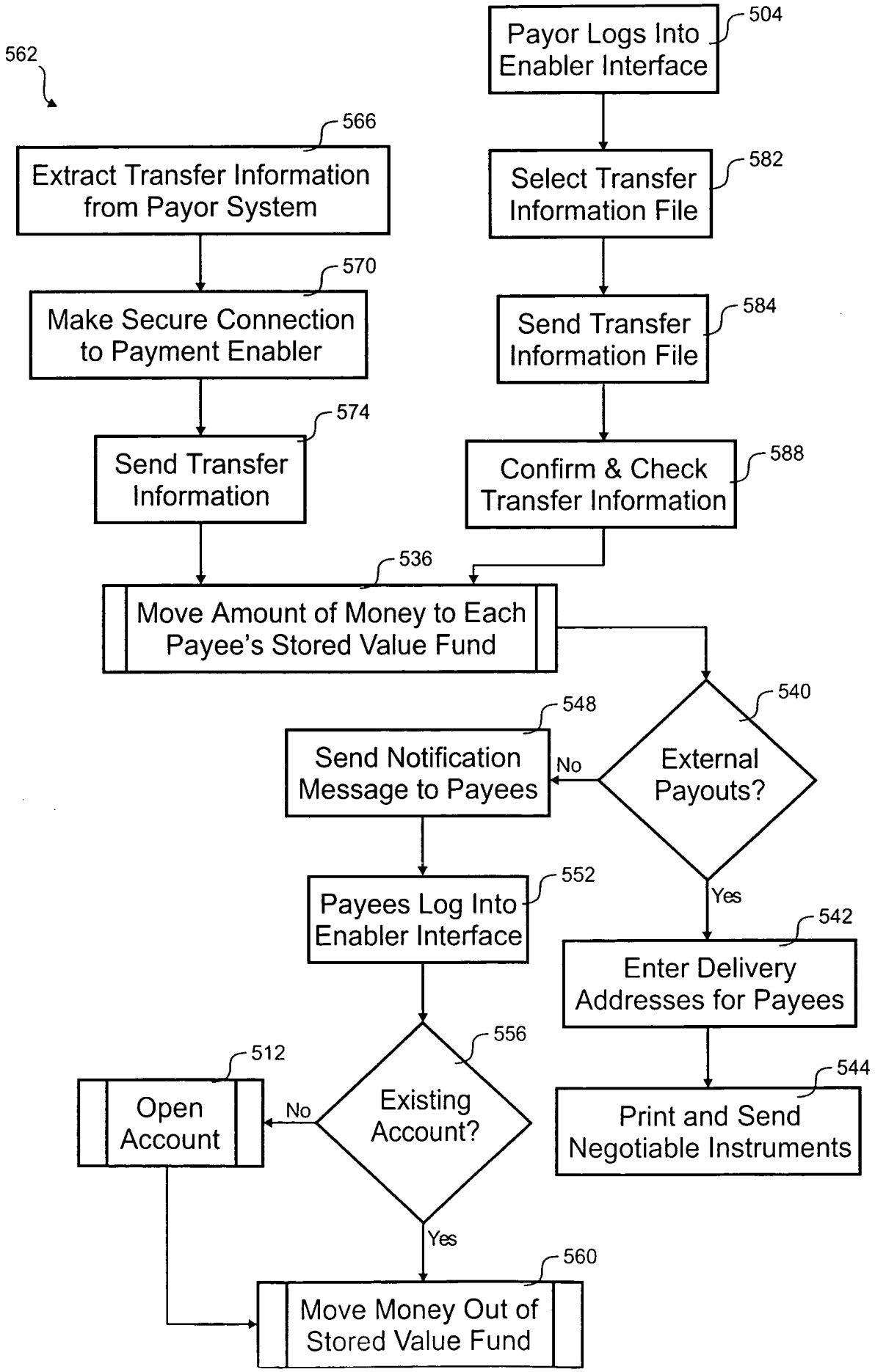
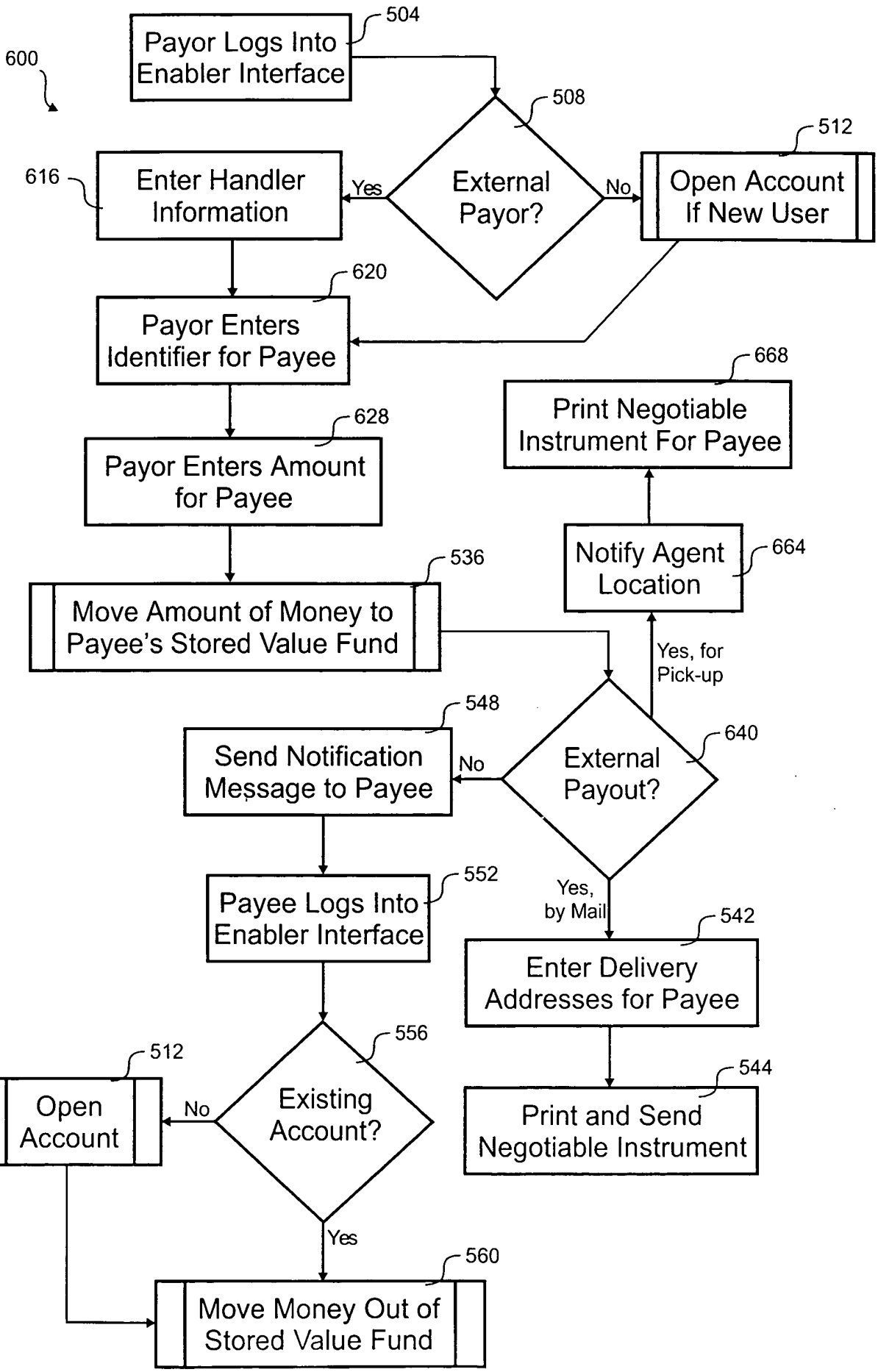

125
412
Negotiable Instrument Printer
416
Cash Register
180-4
Agent Interface
404
Wide Area Network
180-2
Kiosk Interface
408
Credit/Debit Card Terminal
420
Check Validation Terminal

Fig. 4


500
Payor Logs Into Enabler Interface
504
External Payor?
508
Yes
No
Enter Handler Information
516
Open Account If New User
512
Payor Enters Identifiers for Payees
520
Same Money Amount?
524
Yes
No
Payor Enters One Amount for All Payees
528
Payor Enters Amount for Each Payee
532
Move Amount of Money to Each Payee's Stored Value Fund
536
External Payouts?
540
No
Yes
Send Notification Message to Payees
548
Payees Log Into Enabler Interface
552
Enter Delivery Addresses for Payees
542
Existing Account?
556
No
Yes
Open Account
512
Print and Send Negotiable Instruments
544
Move Money Out of Stored Value Fund
560


562
Payor Logs Into Enabler Interface
504
Extract Transfer Information from Payor System
566
Select Transfer Information File
582
Make Secure Connection to Payment Enabler
570
Send Transfer Information File
584
Send Transfer Information
574
Confirm & Check Transfer Information
588
Move Amount of Money to Each Payee's Stored Value Fund
536
External Payouts?
540
No
Send Notification Message to Payees
548
Yes
Payees Log Into Enabler Interface
552
Enter Delivery Addresses for Payees
542
Existing Account?
556
No
Open Account
512
Print and Send Negotiable Instruments
544
Yes
Move Money Out of Stored Value Fund
560


600
Payor Logs Into Enabler Interface
504
External Payor?
508
Yes
No
Enter Handler Information
616
Open Account If New User
512
Payor Enters Identifier for Payee
620
Payor Enters Amount for Payee
628
Move Amount of Money to Payee's Stored Value Fund
536
Print Negotiable Instrument For Payee
668
Notify Agent Location
664
Yes, for Pick-up
External Payout?
640
No
Send Notification Message to Payee
548
Yes, by Mail
Payee Logs Into Enabler Interface
552
Enter Delivery Addresses for Payee
542
Existing Account?
556
No
Open Account
512
Print and Send Negotiable Instrument
544
Yes
Move Money Out of Stored Value Fund
560

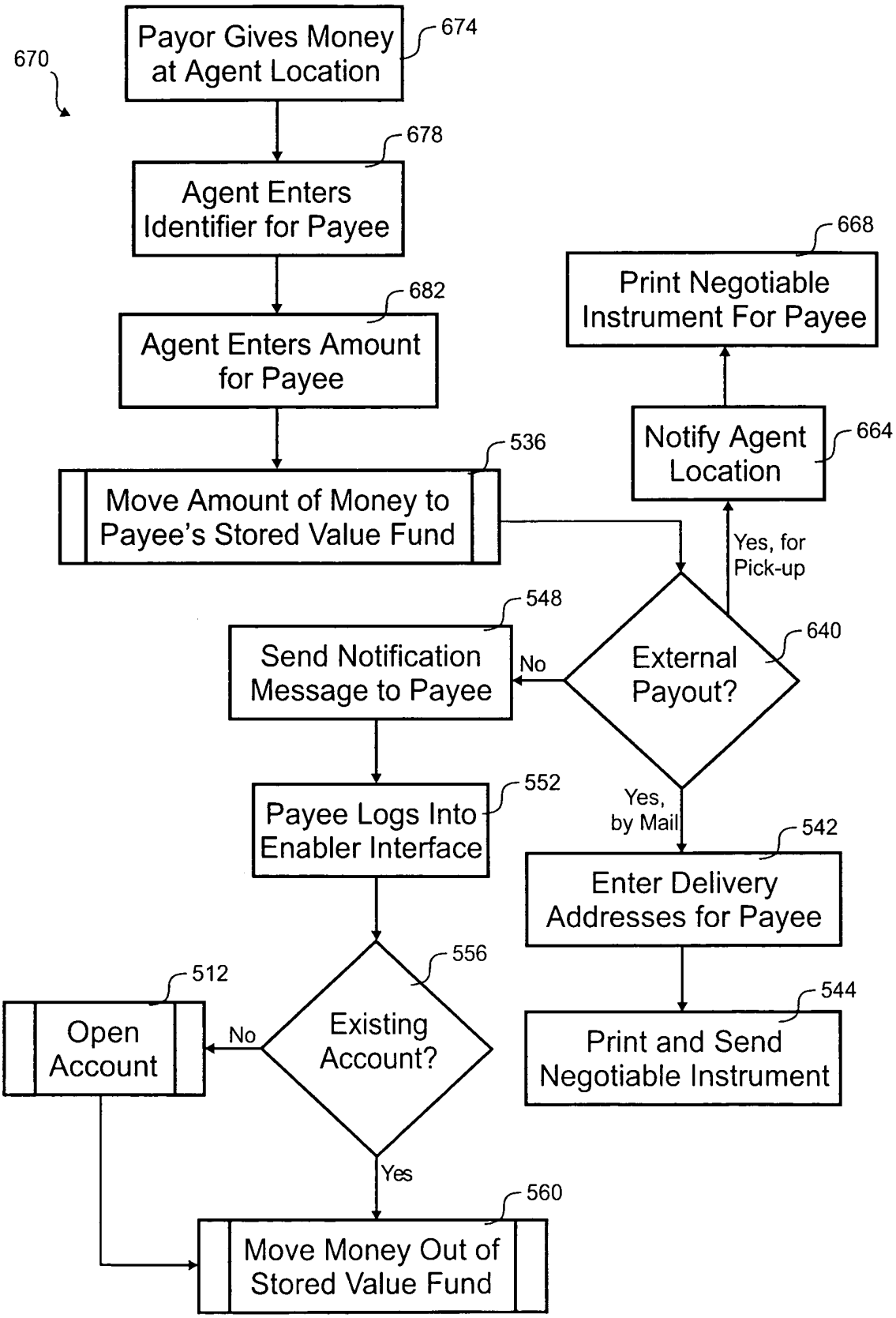
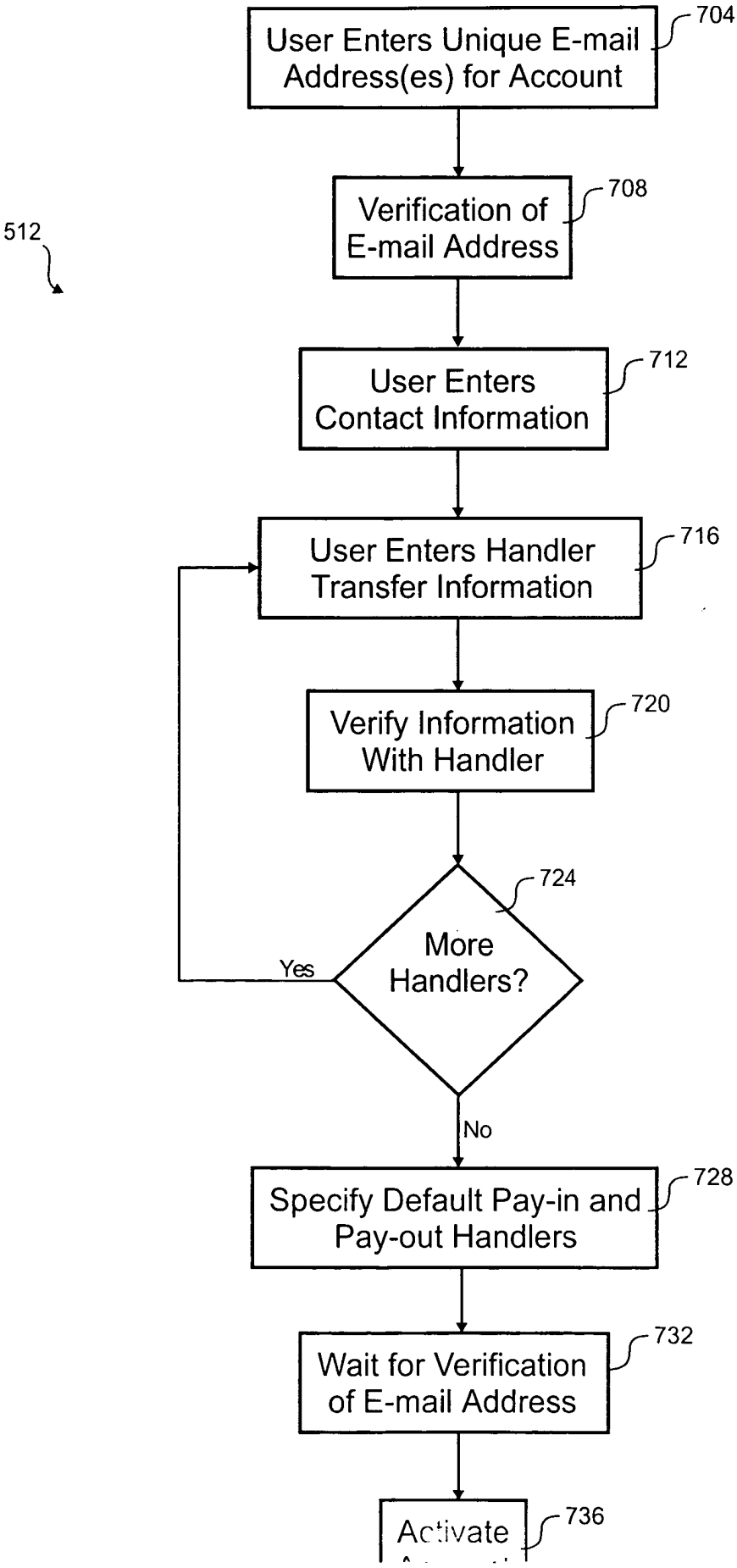

670
Payor Gives Money at Agent Location
674
Agent Enters Identifier for Payee
678
Agent Enters Amount for Payee
682
Move Amount of Money to Payee's Stored Value Fund
536
Send Notification Message to Payee
548
Payee Logs Into Enabler Interface
552
Existing Account?
556
No
Open Account
512
Yes
Move Money Out of Stored Value Fund
560
External Payout?
640
No
Yes, for Pick-up
Yes, by Mail
Notify Agent Location
664
Print Negotiable Instrument For Payee
668
Enter Delivery Addresses for Payee
542
Print and Send Negotiable Instrument
544

Fig. 6B


512
User Enters Unique E-mail Address(es) for Account
704
Verification of E-mail Address
708
User Enters Contact Information
712
User Enters Handler Transfer Information
716
Verify Information With Handler
720
More Handlers?
724
Yes
No
Specify Default Pay-in and Pay-out Handlers
728
Wait for Verification of E-mail Address
732
Activate
736

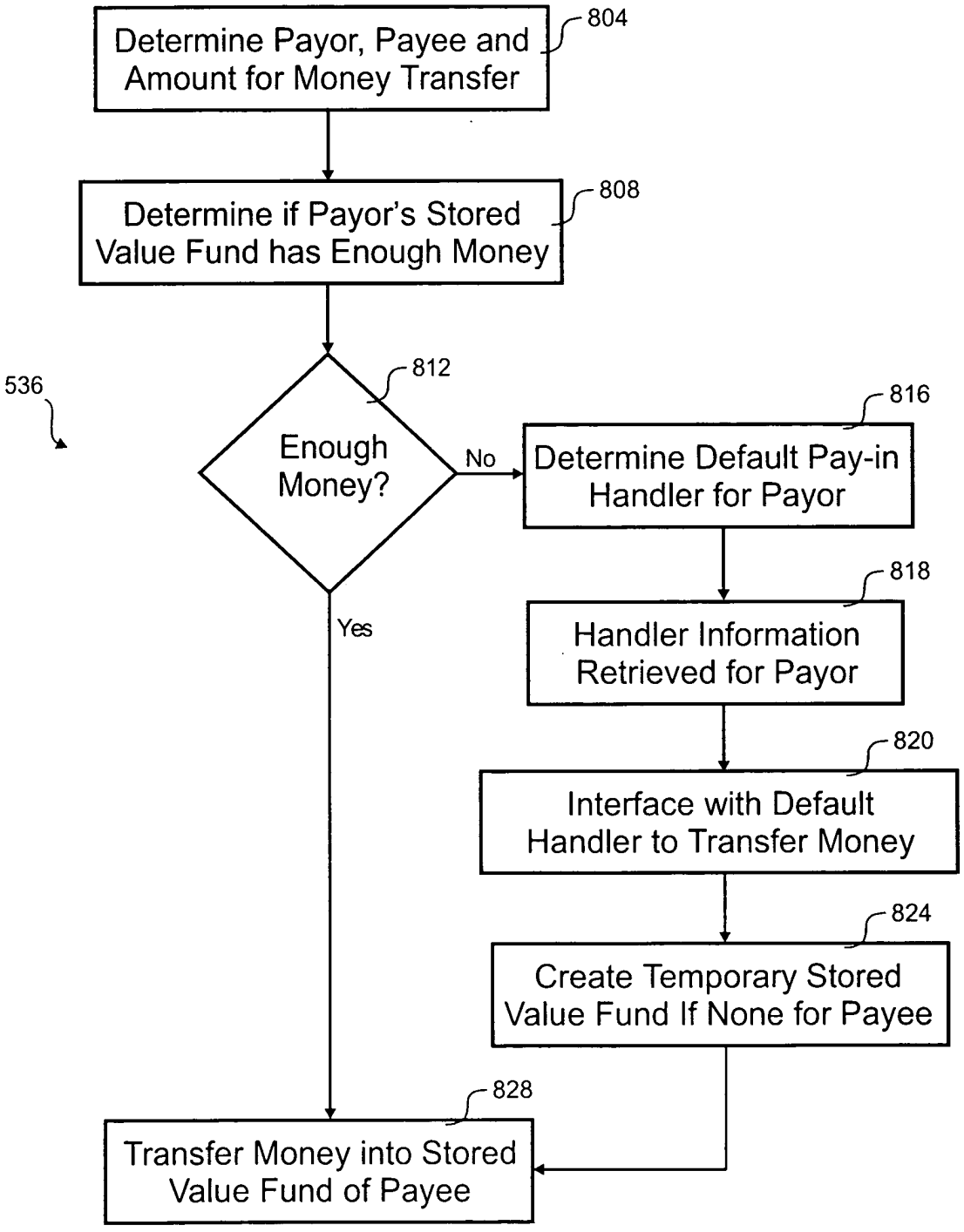

Determine Payor, Payee and Amount for Money Transfer
804
Determine if Payor's Stored Value Fund has Enough Money
808
536
812
Enough Money?
No
816
Determine Default Pay-in Handler for Payor
818
Handler Information Retrieved for Payor
820
Interface with Default Handler to Transfer Money
824
Create Temporary Stored Value Fund If None for Payee
Yes
828
Transfer Money into Stored Value Fund of Payee

Fig. 8

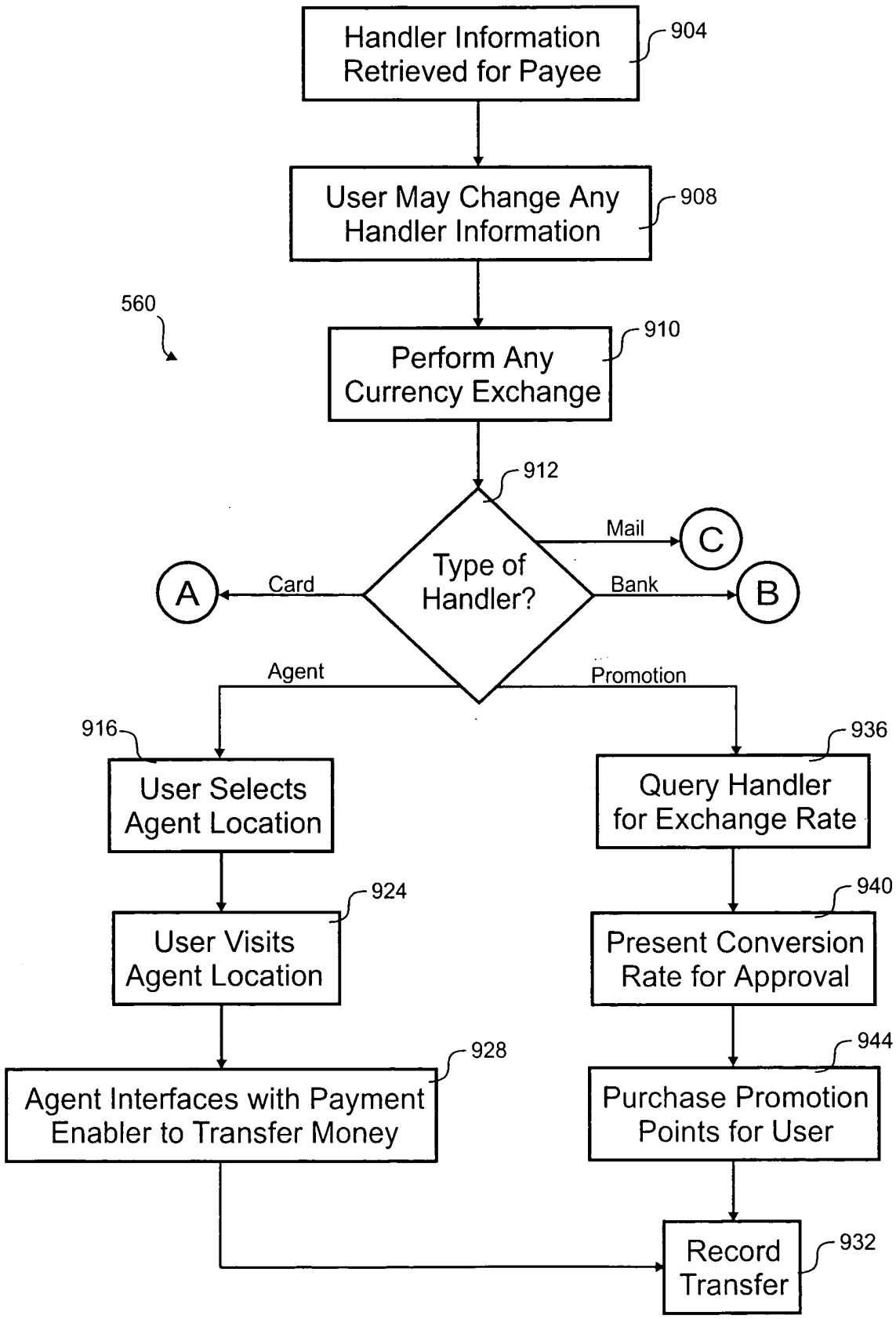

Handler Information Retrieved for Payee
904
User May Change Any Handler Information
908
560
Perform Any Currency Exchange
910
912
Type of Handler?
Mail
C
Card
A
Bank
B
Agent
Promotion
916
User Selects Agent Location
924
User Visits Agent Location
928
Agent Interfaces with Payment Enabler to Transfer Money
936
Query Handler for Exchange Rate
940
Present Conversion Rate for Approval
944
Purchase Promotion Points for User
Record Transfer
932

Fig. 9A

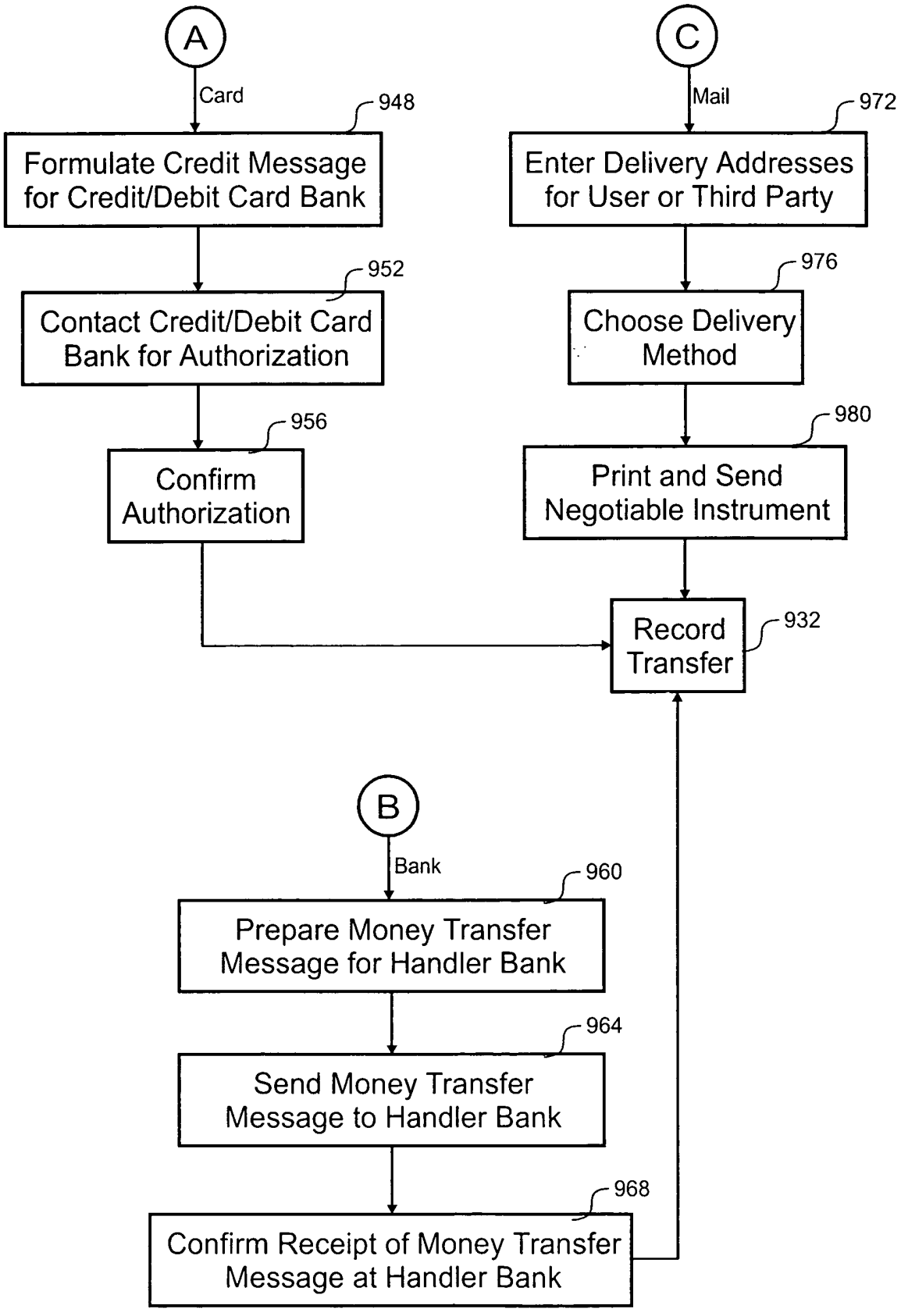

A
Card
948
Formulate Credit Message for Credit/Debit Card Bank
952
Contact Credit/Debit Card Bank for Authorization
956
Confirm Authorization
C
Mail
972
Enter Delivery Addresses for User or Third Party
976
Choose Delivery Method
980
Print and Send Negotiable Instrument
Record Transfer
932
B
Bank
960
Prepare Money Transfer Message for Handler Bank
964
Send Money Transfer Message to Handler Bank
968
Confirm Receipt of Money Transfer Message at Handler Bank

Fig. 9B

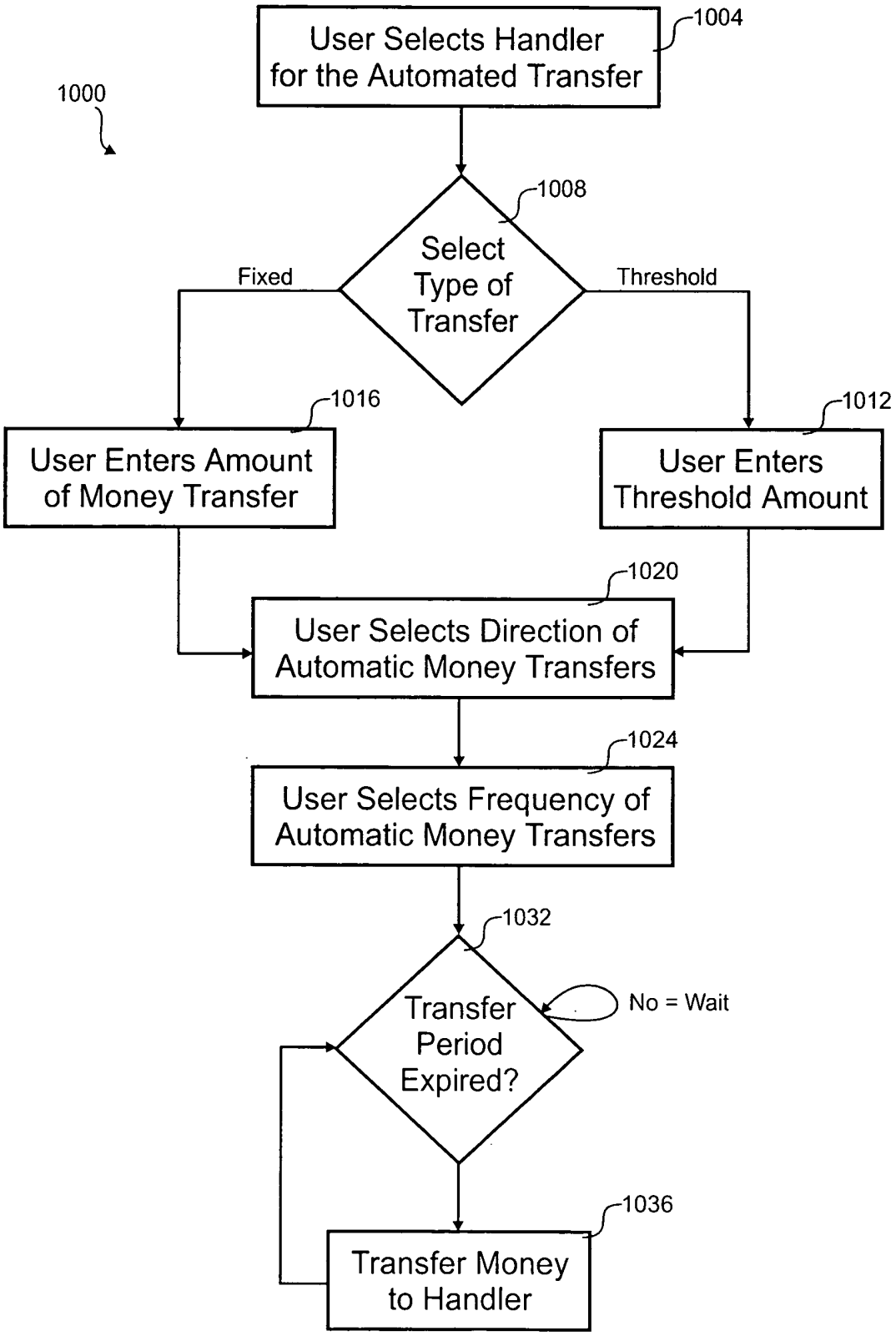

1000
User Selects Handler for the Automated Transfer
1004
Select Type of Transfer
1008
Fixed
Threshold
User Enters Amount of Money Transfer
1016
User Enters Threshold Amount
1012
User Selects Direction of Automatic Money Transfers
1020
User Selects Frequency of Automatic Money Transfers
1024
Transfer Period Expired?
1032
No = Wait
Transfer Money to Handler
1036

Fig. 10

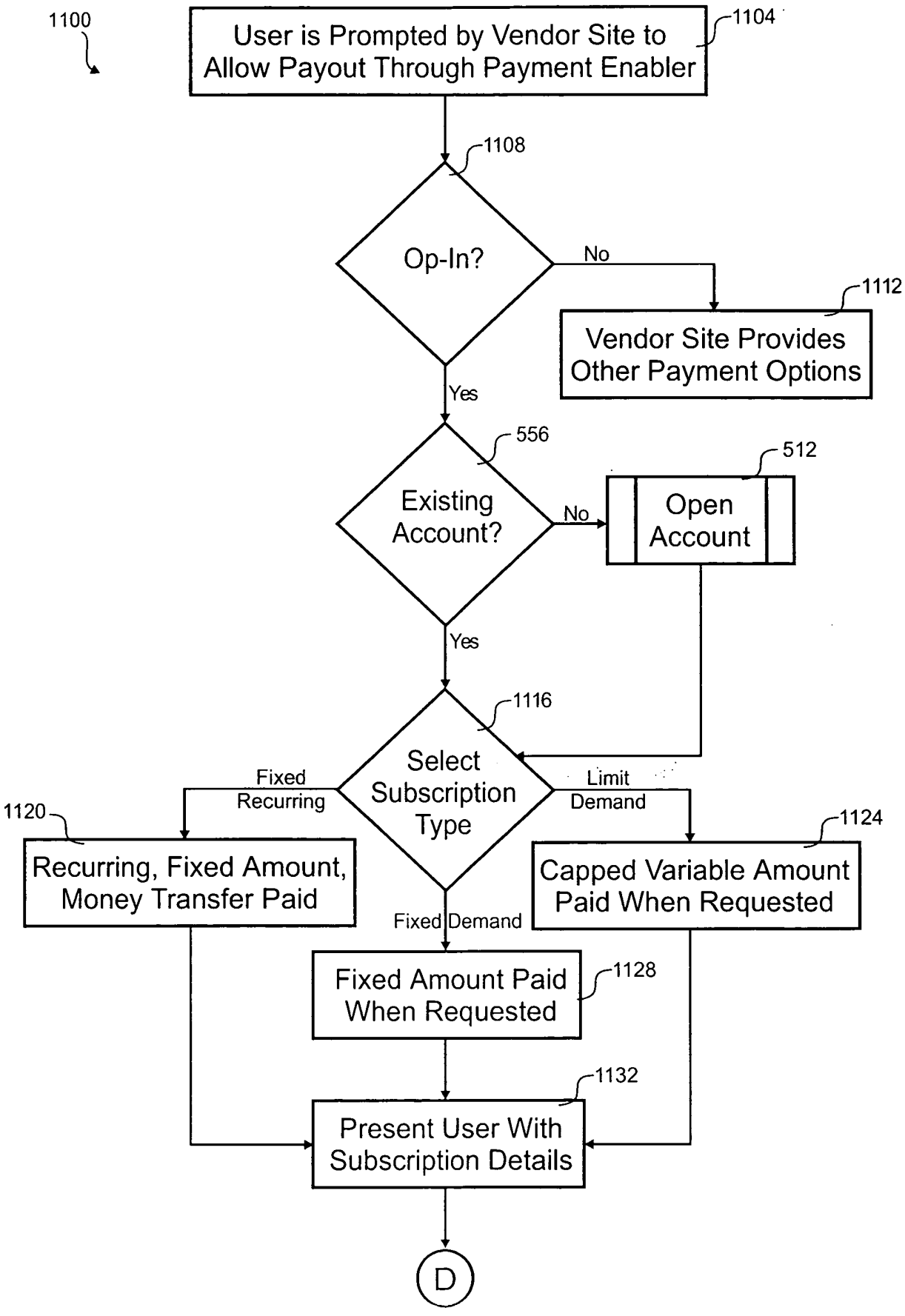

1100
User is Prompted by Vendor Site to Allow Payout Through Payment Enabler
1104
1108
Op-In?
No
1112
Vendor Site Provides Other Payment Options
Yes
556
Existing Account?
No
512
Open Account
Yes
1116
Select Subscription Type
Fixed Recurring
Limit Demand
1120
Recurring, Fixed Amount, Money Transfer Paid
1124
Capped Variable Amount Paid When Requested
Fixed Demand
Fixed Amount Paid When Requested
1128
1132
Present User With Subscription Details
D

Fig. 11A

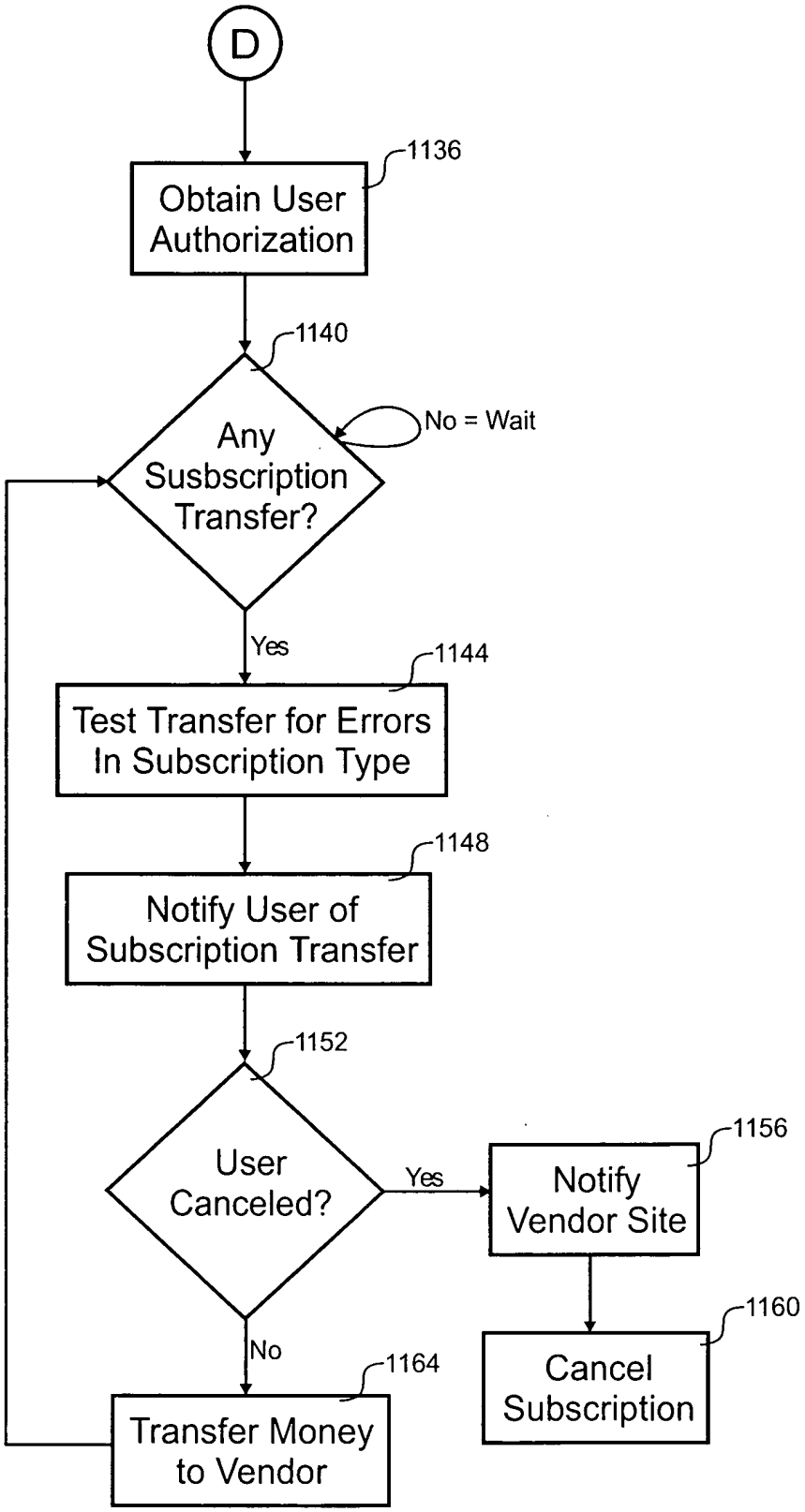

D
1136
Obtain User Authorization
1140
Any Susbscription Transfer?
No = Wait
Yes
1144
Test Transfer for Errors In Subscription Type
1148
Notify User of Subscription Transfer
1152
User Canceled?
Yes
1156
Notify Vendor Site
1160
Cancel Subscription
No
1164
Transfer Money to Vendor

Fig. 11B